INDEX TO VOLUMES XIV. AND XV.

A

Accelerative Endowment Plan, 439
Accidental Explosions, 371
Acts of Agents in Incendiary Cases, Responsibility of Companies for, 678
Actuarial Studies and Labors, 7
Actuaries, A Question for, 246
Actuary Sprague Assailed, 150
Adjusters, Experiences of, 20
Adjusters and Supervisors, The Proposed Difference Between, 545
Adjusting, New Methods of, 542
Adultery; its effect on a Life Policy, 277
Ætna Fire, of Chicago, 27, 157*a*
Ætna Life, of Hartford, 154
Agency Clause in a Policy, 678
Agency Changes in Georgia, 19
Agency Changes in Hartford Companies, 20
Agent, A Life Company's Responsibility for the Acts of, 278
Agents, Too Many, 424, 429, 492
Agents May Represent Both Insurers and Insured, 335
Agents *vs.* Brokers in St. Louis, 146
Agreement Fixing Amount of Loss, Construction of, 678
Agricultural and Watertown Fire Insurance Companies, 83
Albany Insurance Company, 275, 370
"Albert" Arbitration, End of the, 539, 555
Allen, Benjamin F., and the Charter Oak Life, 209
Allemania Fire Insurance Company, 155*a*
Amalgamations, The London Review on, 603
Amalgamation of Companies, 554
Amalgamation, Problem in England, 13
Amazon, of Cincinnati, 157 *a*
American Central, of St. Louis, 76
American Life Companies in France, 131
American National Life and Trust Company, 25, 81, 156*a*, 208, 274, 333, 431, 443, 502; 556, 616, 676
Answers in the Application, Materiality of, 245, 275, 679
Arbitration, a court of Insurance
Arson and Policies in Louisiana, 77
Arson, the Proof Required, 677
Assessments upon Mutual Policy Holders, 336
Assignments of Life Policy, 335, 447, 623, 678
Atlanta Fire Department, 77
Atlanta, Fires in, 434
Atlanta, Insurance matters in, 77, 201, 443
Atlanta Water Supply of, 19
Atlantic Fire Insurance Company Receivership, 497
Atlantic, Mutual Life, 209
Averill Chemical Paint company, Insurance Recovered, 29

B

Babcock Extinguisher War, 145, 150
Baltimore Agents, A Hint to, 490
Baltimore, Business of the Large Agencies, 144
Baltimore Fire Department, Inefficiency of, 78
Baltimore Insurance Matters, 266
Baltimore, Large Fires, 78
Baltimore Local Companies, 145, 202, 204
Baltimore Local Board, Dissensions of, 144
Beekman, Benjamin F., Death of, 152
Beekman Insurance Company, Winding up the, 441
Beekman Receivership, 499
Bennett's Adjustment Bureau, 620
Berkely Insurance Company, of West Virginia, 494
Berkshire Life, 85
Bird, Joseph, on Prevention of Fires, 468
Bogus Agents, 335
Bond Forgers, 387
Boston Insurance Matters, 143, 192, 263, 377, 429, 429-1, 484, 540, 605
Boston Local Board, 323
Boston and the National Board, 619
Boston Fire, Losses and Insurance, 16,
Boston Fire, Anniversary of the, 676
Boston Fire Department, 541
Boston Insurance Capital, Past and Present, 73
Boston Insurance Elections and Dividends, 73
Boston Insurance Stock Quotations, 154
Boston, New Fire Companies and Their Status, 322
Boston, Old Fire Companies of, 484
Boston Protective Department Election, 192
Boston Underwriters Union, Disruption of the, 541
Boswell, James F., Death of, 543
Bowen, Chauncey T., Suit Against, By the Equitable Life, 679
Brawner, James M., Death of, 267
Brick Buildings, Increase of in Chicago, 620
Briton Medical and General Life Association, 656, 619
British Agencies in America, 438, 621
British Association, 73
British Insurance Matters in 1874, 71
British Insurance Share List, 443
British Opinion, 205
Broker the Agent of the Company, 335
Brokers License in Maryland, 202
Brokerage Question, 76
Brokerage Question in Massachusetts, 143, 192
Brooklyn Insurance Stock Quotations, 619
Browne, N. B., Death of, 200
Brunner's Mills and Market Street Fires, Losses and Insurance, 664
Buffalo, A Tempest in, 561
Business in the West, 76

C

California, Insurance Commissioner of, 493
Canada, Insurance in, 275
Canada Life Assurance Company, 501, 506
Canal Business, Net Rates on, 438
Candler Case up again, 679
Carburetters, How to Construct, 543
Celluloid Works, Destruction of, 560
Centennial Buildings, Insurance of, 381-384, 488
Centennial Buildings and Fire Precautions, 501
Centennial Commission, Appeal to the Underwriters, 675
Centennial Exhibition, Insurances at, 545
Centennial Exhibition, Insurance Subscriptions, 543
Centennial Exhibition Risk, 658
Centennial Exhibition, The Underwriters and, 669
Centennial Exhibition Fire Engine Company, 675
Centennial Topics, 493
Chamber of Life Insurance, 251, 334, 622
Chamber of Life Insurance, Attack Upon, 149
Change in Health Between Application for and Delivery of Policy, 392*a*
Chapman, Superintendent, Report for 1874, 270
Charleston, The Insurance Business in, 87
Charter Oak, Life and Benjamin F. Allen, 209
Charter Oak Life Insurance Company, Changes in the Management, 675
Cheap Insurance, 369, 492
Cheppu, Peck & Howell, Defalcation of, 333
Chicago, Increase of Brick Buildings in, 620
Chicago Companies, Resumption of Business by, 28
Chicago Difficulty, A new Phase of the, 82
Chicago Fire, A Relic of, 622
Chicago Fire Insurance Patrol, 273
Chicago Fire Limits, 503
Chicago, the Insurance Situation in, 28, 491
Chicago Life Insurance Company, 310
Chicago Receiver, 332
Chiefs of Fire Departments, National Association, 494
Church, Superintendent of Ohio, 151
Cincinnati, Agency Work in, 324
Cincinnati Fire Department, 268
Cincinnati Insurance Matters, 268, 324
Citizens Plate Glass Insurance Company, 335
Clarke, Commissioner of Massachusetts, Resignation of, 16, 28
Clayton Fire and Marine of Delaware, 554, 608
Cleveland Insurance Matters, 606
Columbia, S. C. Action of Local Board, 502
Commerce Fire of Albany, 89
Commercial Insurance Company of Chicago, Receiver's Statement, 676
Commission to Ascertain Age of Deceased policyholders, 335
Complete Annual Premiums, 393*a*
Connecticut, Fire Insurance in, 316
Connecticut, Defunct Companies in, 440
Connecticut Mutual Life, 211
Connecticut Fire Insurance Company, 28, 444
Connecticut Life Insurance Report, 377
Consideration, Failure in, 678
Contesting a Fraulent Claim, 623
Co-operative Insurance Measures in Massachusetts, 142, 263
Co-operative Swindlers Driven from New Jersey, 211
Corn Exchange Fire, of New York, Receiver's Statement, 676
Corporation, Citizenship of a, 678
Cost of Insurance and Mortality Experience, 481
Costigan's Insurance Bill, 207, 212
Cotton Gin Mortality, 19
Cotton Mills as Insurance Risks, 385
Count Clench, 271
Court of Insurance Arbitration, 10
Cram, Geo. T., President of the American Central, 88
Credit for the Premium Still Binds the Company, 336
Credit System in Insurance, 663
Cruetzburg & Schinz, Failure and Indictment of, 667
Crocker, President Henry, Resignation of, 143, 157*a*
Crooked Insurance, 617

D

Daily Press on Insurance Matters, 71
Dangerous Practices, 537
Darien, Ga., Heavy Fire at, 19
Death—What is Proof of? 678
Declined Lives, 622
Defective Flues, 85
Delaware Mutual Fire Insurance Company, 334
Department Changes against Insurance Companies, 28.
Deposits at Albany, 271
Deposit Law, Agitation for a, 19
Deposit Laws, Efforts for Repeal of, 206
Deposit Question in the South, 23
Deposit Law of Alabama Repealed, 203
Deposit Law Repealed by South Carolina, 212
Deposits with States by Fire Companies, 69
Description and Warranty, Difference between, 677, 678
Deviation in a Voyage Defined, 335, 393*a*
Dillon, A. H., Jr., Removed from the Agency of the Connecticut Mutual Life, 202
Discounting Rates in Boston, 558
Dividends Declared by New York Life and Marine Companies, 443
Dividends of New York Fire Insurance Companies, 391*a*
Dividends of Hartford Insurance Companies, 443
Dividends of the Philadelphia Companies, 75
Dividends Declared in Violation of Law, 79
Dower Rights, Insurance and, 678
Drake, Oliver A., Death of, 29
Dull Times in the Life Business, 192
Duties of Receivers, 149

E

Eads' Great Project, 267
Eastman, W. H., His Fraudulent Transactions, 617, 670
Economical Rates of Reserve and Premiums, 7
Economy—A Case where it is Patriotism, 536
Elizabeth Equitable Life, Failure of, 211
Elizur Wright's "Family Bank," 27, 263

115399

Empire Insurance Company of Chicago, 274
Endowment Insurance, 312
England, American Underwriting in, 438
English Life Insurance Companies, Business in 1874, 327
English Life Companies, Condition of, 23, 135
Enterprise Fire and Marine, of Cincinnati, 157*a*, 323
Epilepsy and Life Insurance, 86
Equitable Life and its Late Chicago Agent, 679
Evidence in Insurance Cases, 201
Expulsions from the National Board, 502
Expulsions from the New York Board, 334
Expenses of Life Companies, 137
Expenditures of Life Companies, 559
Explosions in Boston, 377

F

Fallacies in Insurance, 369
False Statements in Fire Application, 336
Farm Buildings, Insurance on, 389, 611
Federal Courts—Rights of Non-State Insurance Companies to Remove Causes to, 679
Fee from the Knickerbocker Life, 669
Female Mortality, 195
Fire Department Efficiency, 600
Fire and Marine Insurance in New York in 1874, 139
Fire Insurance Business in France, 134
Fire Insurance Policies, 312
Fire Marshal Wanted in Boston, 321
Fire Underwriting in the South, 265
Fire Underwriters Union, New Government of, 16
Fire Underwriters, the New York Board, 153
Fireman's Fund Building, 502
Firemen's Lives, Bill to Insure, 624
Firemen's Insurance Company of New Orleans, 146, 329
Fires from Solar Heat, 370
Fluctuations in the amount of losses, 67
Foard, J. W., 493
Forbes, Wells M., Death of, 210
Forcible Insurance of a Man's Life, 679
Foreign Companies, the Legal Status of, 560
Foreign Countries, Progress of Life Insurance in, 669
Forged and Raised Certificate Business, 17
Forster's, Commissioner, Successful Labors, 17
Forster, Commissioner, and the Courts, 328
France, American Life Companies in, 131
France, Precautions Against Fires in, 87
France, the Insurance Business in, 134, 617
Franklin Life of Indianapolis, 503
Fraud in England, 621
Fraud, Proposition to Legalize, 602
Fraudulent Fire Insurance Companies in Pennsylsylvania, 328
French, Louis E., Sentence of, 272
Fulton Fire Insurance Company, Receivership, 557

G

Gamble, William, Serious Charges of, Against President Paulmier, 208
General and Special Policies, Relations Between, 678
Georgia Insurance Legislation, 77, 80, 86
Georgia, Heavy Losses from Fire in, 201
Georgia Home Fire Insurance Company, 157*a*, 201
Getting on the Right Track, 133
Glens Falls Insurance Company, 87, 443
Globe Fire Insurance Company, of Chicago, 155*a*
Goss Perjury Case, 21
Government Life Insurance, 421
Government Supervision in France, 443
Grange Fire Insurance Company, 79
Grangers Life and Health Insurance Company, 21
Grant, Captain, on the Managers of the Phœnix Mutual Life, 490
Great Britain, Withdrawal of American Companies from, 329
Greenwich Fire Insurance Company Expelled From the Local Board, 334
Gridley, Fayett R., The Death of, 546
Guaranty Fire Insurance Company, 390, 561

H

Habitual Intemperance and Life Insurance, 466
Haley & Morse Compromise, 662
Halfman & Ripley, The Conviction of, 17, 75, 266
Hailstorm Insurance, 486
Hanover Fire Insurance Company of New York, 275
Hartford Accident Company, Attempt to Swindle the, 556
Hartford Accident Company and its Western Agent, 500
Hartford Insurance Companies, 200, 265, 542, 606
Hartford Companies' Receipts for 1874
Hartford Life Companies, Conspiracy Against, 80, 82
Hartford Insurance Stock, Advance of, 20
Hartford Insurance Stock Dividends, 443
Hartford Insurance Stock Quotations, 154, 201, 265, 432, 542, 606, 664
Hartford Insurance Stock, Status of, 87
Hazard, Wind as an Element of, 316
Health, A Model City of, 611
Heavy Losses by Fire, 463
Heraldry and Fire Insurance, 20
Hilt, David B.'s, Quarrel with the Local Board, 266
Hilt Forgeries, 24, 323, 485
Holly System of Water Supply, 609
Hired Assets, 157*a*
Holton, E. D., Retirement of, 380, 390
Homans's Plan, 479, 335, 556
Homans's Remarks about THE SPECTATOR, 555
Home Insurance, The Heresy of, 209
Homestead Fire Insurance Company of Watertown, 156*a*
Howard Fire Insurance Company, A Semi-Centennial, 273
Howard, Mark, on Prevention of Fires,
How Two British Companies Were Swindled, 496
Howell, M. A. Trial for Perjury, 211
Humboldt Insurance Company, of Newark, 23, 80
Humbug Plans of Life Insurance, 656

I

Ignorance of Policy Clauses, 678
Ignorant Scribbling, 71
Illinois, Fire Insurance in, 317
Illinois Insurance Legislation, 150
Imaginary Capital, 554
Incendiarism in Milwaukee, 486
Incombustible and Fire-Proof, 540
Insolvency in Life Assurance Companies, 73
Insolvent Pennsylvania Companies, 610
Insurance Almanac for 1875, 443
Insurance Cases in the Courts, 16
Insurance Commissioners, Changes in the List, 24
Insurance Departments, Increase of, 23
Insurance Journal, The Use of, 655, 668
Insurance Laws, A Revision Needed, 11
Insurance Litigation, 267
Intoxication Voiding a Policy, 277
Invalid Policyholders—Action of Companies towards, 660
Iowa, Insurance in, 317

J

Jackson, Abraham, Failure and Defalcation of, 377
Jersey City Fire Insurance Company, 271, 275
Jews as Life Insurance Risks, 428
John Hancock Life Insurance Company and Its Troubles, 150, 151
Johnson, David D , Death of, 677
Juries and Insurance Cases, 210

K

Kansas Fire and Life Report, 426
Kansas, Hot Water in, 206
Kentucky, Insurance in, 318
Kingsbury, The Late President, Sketch of, 83
Knickerbocker Fire Insurance Company of Chicago, 86
Knickerbocker Life, 209
Knickerbocker Life, The Fee from, 669

L

Lake Board of Underwriters, 323, 379, 666
Lake Insurance, 269, 486, 544
Lancaster's Insurance Agency, 543
Large Fires in Baltimore, 78
Law that should be Repealed, 191
Lay-Tardy Duel, 154
Legal Standard of Valuation, Importance &c., 193
Legislative Control over Corporations, 610
Legislation in Alabama, 203, 274
Legislation in Georgia, 77, 80, 86, 201
Legislation in Illinois, 150, 158*a*, 212
Legislation in Indiana, 158*a*
Legislation in Louisiana, 158*a*
Legislation in Massachusetts, 73, 142, 191, 263, 321
Legislation in Michigan, 89, 158*a*
Legislation in Nebraska, 212
Legislation in New Jersey, 158*a*, 211
Legislation in New York, 84, 212, 157*a*, 327, 334
Legislation in Pennsylvania, 143, 158*a*
Legislation in Rhode Island, 158*a*
Legislation in Tennessee, 203, 212
Legislation in Texas, 212
Legislation in Virginia, 158*a*, 274
Liability of Company if the Premium is Embezzled in Transitu, 278
License Tax in Augusta Ga., 305
Life Asssociation of America, 206, 333
Life Companies, Searching the Vaults of, 132
Life Companies Incorporated under the Southern Confederacy, 393*a*
Life Chart, Statistics of the, 204
Life Insurance, New Schemes in, 600
Life Insurance Situation, 599
Light under a Bushel, 9
Litigation in the West, 665
Loans on Real Estate outside the State, 191
Local Boards, 80
Local Agents, 554
London Firemen, Bad Treatment of, 442
London & Lancashire Fire Company, 203
London, Ontario, Withdrawal of Insurance Companies from, 442
Longevity, Modern, 560
Longevity and Total Abstinence, 657
Losses, Fluctuations in the Amount of, 67
Loss Disbursements by the Chamber of Life Companies, 387, 442, 502, 560, 622, 676
Louisiana License Tax Sustained, 667
Lycoming Fire Insurance Company, 156*a*

M

Machettee, Edwin V., Death of, 379
Maine, Insurance Matter in, 334
Maine, Massachusetts Agencies in, 303
Manthy, Charles, Defalcation of, 441
Marine Losses, 18
Marine Losses by New Orleans Companies, 77
Maryland, Life Insurance in, 275
Maryland Insurance Report for 1874, 107
Massachusetts Insurance Commissioners, The Old and New, 73
Massachusetts Legislation, 321
Massachusetts, Report for 1874, 334
Measure of Indemnity, 310*a*
Medical Examinations, 271, 604
Medical Selections, 8
Meir & Co.'s Suit Against the St. Louis Insurance Company, 146
Merchantile Fire Insurance Company of Chicago, 205
Merchants Life Insurance Company, 275
Metaline, 620
Metropolitan Life Insurance Company, 156*a*
Michigan Insurance Business for 1874, 207, 426
Michigan, Insurance Legislation in, 89
Milkmen, Mortality Among, 486
Millers, National Convention of, 328
Milwaukee and the National Board, 666
Milwaukee Fire Department, 486, 607
Milwaukee, Insurance Matters, 269, 279, 433 544
Milwaukee Local Board, 202
Milwaukee Mechanics Mutual, 155*a*
Milwaukee Mortgage Bonds, The Alleged Tampering with, 607
Milwaukee Water Supply, 202, 323
Mineral Mountain Insurance Company, 146
Minnesota Insurance Report, 1874, 207, 425
Minnesota Mutual Life, Re-insurance of, 502
Mismanagement, Responsibility for, 536
Misrepresentation, When the Insurer will be Estopped from Averring, 678
Missouri, Fire Insurance in, 318
Missouri Insurance Business for 1874, 107
Missouri Insurance Superintendent, 432
Missouri & Massachusetts Commissioners, 665
Mobile Insurance Matters, 21, 203, 487
Morris Life Insurance Case, 663
Morrow, Commissioner of Tennessee, 203
Mortality of American Cities, 501
Mortality Experience and the Cost of Insurance, 481
Mortgage Clause, 609
Mortgages to Life Insurance Companies, 386, 439, 495, 555, 616, 674
Municipal Insurance Project in Canada, 134
Mutual Benefit Life Insurance Company, 155*a*, 207
Mutual Fire Companies, 664
Mutual Life Insurance Company, Suit Against, 607
Mutual Life, of New York, A British Opinion of, 273
Mutual Insurance and the Chicago Fire, 386
Mutual Protection Fire Company, of Georgia, 21

N.

Nail City Fire Company, 81, 88
National Board Agents, Mutiny at Richmond, 201
National Board Companies, Duties of, 76
National Board of Fire Underwriters, 132, 251, 269, 610
National Board Meeting, What is Thought of it in Philadelphia, 323
National Board, its Functions and Forces, 11
National Board, Shall it be Destroyed? 437
National Board, Standing Committees of the, 333
National Board, Expulsions From, 502
National Insurance Convention, 493, 496, 546, 553
National Fire of Hartford, 88
National Fire Insurance Company of Philadelphia, 81, 150, 199, 206, 266
National Life of the United States, 89
Nest of Underwriters, 663
Net Valuations in Life Insurance, 659
New England Mutual Life, 156*a*, 605
New Insurance Buildings at Boston, 73
New Insurance Literature, 386
New Jersey Companies Incorporated, 314*a*
New Jersey Fire and Marine Company, Failure of, 75
New Jersey Fire, Marine and Inland Insurance Company, Reorganization of, 143
New Jersey Mutual Life, 88, 157*a*
New Orleans Insurance Department Mooted, 24
New Orleans Fire Department Imbroglio, 18
New Orleans Insurance Matters, 18, 24, 77, 667

New Orleans Insurance Companies, Business in 1874, 77
New Orleans Insurance Stock Quotations, 154
New Orleans, Withdrawal of Agencies by Four Large Companies, 77
New York Fire Patrol, 390
New York, Life Insurance in, in 1874, 247
New York Life Insurance Company, 155*a*
New York Insurance Business, 152
New York Insurance Statistics, 86
New York Insurance Stock Quotations, 87, 153, 273, 391*a*, 440, 560, 619
New York Surplus Law, 189
New Swindle, 440
Niagara Fire Insurance Company, of New York, 157*a*
Nitrates of Soda and Potash in Their Relations to Insurance, 674
Non-Compliance With State Laws, 151
Non-State Insurance Companies, Rights of to Remove Courses to the Federal Courts, 679
North Missouri Insurance Company, Assets and Liabilities, 665
North Missouri Insurance Company, Report of Assignee, 85
North West Association Meeting, 543, 561
Northwestern Mutual Life, 202, 386, 607
Northwestern National Fire, of Milwaukee, 155*a*, 433, 489

O

Oakley, Mr. Henry A., in London, 441
Ocean Wave Case, 379
Ohio Insurance Business, 387
Ohio Life Insurance Company, 206
Oil: Which is the Safest, 538
Osceola Fire, Losses by, 379
Oshkosh Fire, Losses by the, 273, 323
Over Insurance, 426, 495
Overlapping Insurance Policies, 447

P

Pacific Mutual Marine, 88
Paid-up Policy, The Right to, 336
Palace Hotel of San Francisco, 211
Parole Contracts in Insurance, 29
Paulmier, President, Serious Charges Against, 208
Payment of Premium, What Constitutes, 394*a*
Payment of Premium During Days of Grace Binding, 335
Peetrey, Special Agent, Resignation of, 21
Penn Mutual Life, 209
Pennsylvania Fire Insurance Company, 89
Pennsylvania, Fire Insurance in, 319
Pennsylvania Insurance Business for 1874, 107, 373
Pennsylvania's Policy Toward Life Insurance, 483
Pennsylvania State Board, Annual Election of, 143
Peoples Fire Insurance Company, of Trenton, 89
Perfection of a Life Contract, Conditions Necessary to the, 335
Permanent Fire Insurance Project, 263
Phenix Fire Insurance Company, of Brooklyn, 328
Phœnix Fire Insurance Company of Hartford, 156*a*, 206, 272, 326, 327, 382, 384, 387, 391*a*, 439, 490, 492, 494, 545, 555, 677
Philadelphia Insurance matters, 266, 323, 379, 607
Philadelphia Board of Underwriters, 75, 664
Philadelphia Insurance Stock Dividends, 75, 485
Philadelphia Insurance Stock Quotations, 29, 38, 154, 211, 275, 313*a*, 387, 561, 619, 677
Philadelphia Fire Insurance Patrol, 86
Philadelphia, Recent Large Fires, 143, 199, 485
Philadelphia Warehousing Company, 17
Philadelphia Water Supply, 379
Pike, William S., Death of, 77
Plant, Geo T., Death of, 211
Policy Fire Insurance, 312
Policy, What will Avoid the, 622
Politics & Insurance, 623
Positive Life Insurance Company, 385, 555
Postoffice Blunder, 500
Precautions against Fires in France, 87
Prevention of Fires in London, 427
Probabilities, The Doctrine of, 437
Protection Co-operative of Chicago, 206, 272, 439, 669
Protection Department, 16
Profits and Rates in St. Louis, 146
Progress of Life Insurance in Foreign Countries, 669
Prohibitory Clause, Limitations of, 678
Proof of Death, 678
Protection against Fire, 468
Pushing Agent in England, 661

Q

Queen Insurance Company of Liverpool, 442

R

Rates in Chicago, 275
Rates in Fire Insurance, 138, 194, 367
Rates in Fire Insurance, Popular Objections to, 559
Rates, Importance of Maintaining, 387
Rates, Local Agents, and, 619
Rates, The Question in Baltimore, 325
Rates, Reduction of in Boston, 321
Rates, Reduction of in Hartford, 200
Rates, Reduction of in Milwaukee, 323
Rate Cutting War in Boston, 484, 662
Rebate, a Question of, 149
Receipts of Insurance Companies in Milwaukee, 269
Receivership Rings in New York, 331, 384, 388, 441, 444, 494, 497, 557
Relief Fire Insurance Company Expelled from the New York Board, 334
Repeal the Taxes on Insurance, 85
Report of Superintendent Chapman, 148
Representation and Warranty, 678
Republic Fire Insurance Company, of Chigago, 199
Reserve, Uniform Standard of, 315
Reserve and Premium, Economical Rates of, 7
Responsibility of Companies for Acts of Agents in Incendiary Cases, 678
Restitution, A Case of, 665
Reverdy Johnson, the Hon., Opinion of, 24
Revision of the Insurance Laws Wanted, 11
Rhode Island, Business of 1874, 207
Rhode Island Insurance Association, 214*a*
Rhode Island Insurance Business, 503
Rhodes, James A., Arrest of, 329, 391*a*
Rhodes James A., Dismissal from the Phœnix, 438, 444
Richardson, Dr. Benjamin W., Paper on Health, 61
Richmond Insurance Stock Quotations, 619
Rogers on Fire Underwriting, 444

S

Safety Funds, The Law for the Creation of, 538
Safety Matches, 622
Sailors' Lives, Insurance of, 72
Salamander Insurance Company, of New Orleans, Insolvent, 78
Salvage Corps, Proposed Organization of a, 431
San Francisco Fire Patrol, 211
San Francisco Insurance Stock Quotations, 619
Schedule Rating in New York, 88
Schedule Rating System Adopted at St. Louis, 432
Schlitz, Joseph, Death of, 323
Scorching the Vaults of Life Companies, 132
Scottish Commercial of Glasgow, 268, 390
Securities and Values, The Relation Between, 68
Security Fire Insurance Company Receivership, 328, 331, 388
Security for Costs in Action, 336
Singular Cause for a Fire, 503
Skinner Fire Apparatus, 443
Snow, Lewis E., Resignation of, 666
Snyder Suit Against the Penn Mutual Life, 75
Solicitors, Insurance, Status of, 277, 324
Solvent and Insolvent Life Companies, Distinguishing Between, 70
Southern Life Policies Lapsed During the War, 29
Southwestern Life Insurance Company, 274
Special Agent Peetrey on a Tour of Inspection, 21
SPECTATOR, THE, and its Assailant—Letter from a Hartford Insurance President, 677
Spontaneous Combustion, 27, 428, 429, 492, 538, 621
Springfield Fire and Marine Company, 89
Sprague's Awful Orthography, 558
St. Joseph Fire and Marine, 444
St. Louis, Fires and Losses at, 76
St. Louis Insurance Matters, 76, 267, 281, 380, 432, 487, 495, 543
St. Louis Insurance Stocks, Quotations of, 503, 619
St. Louis Mutual Life Insurance Company, 278, 543
St. Louis Mutual and Mound City Amalgamation, 432
St. Louis Life and the Kentucky Commissioner, 210
St. Paul Fire and Marine Insurance Company, 502
Standing Committees of the Chamber of Life Insurance, 334
Standing Committees of the National Board, 333
Star Fire Insurance Company of New York, 89
State Supervisor, Limits of, 382, 386
State Supervision in Great Britain, 80
State Supervision in North Carolina, 501
State Supervision, Petition for in Virginia, 84
Statistics of Fire Companies, Jan. 1, 1875, 92
Statistics of the Life Chart, 204
Stauts Insurance Bill, 81
Stedman, Commissioner's Report, 316
Street Hydrants in New York, 150
Suicide Clause in Life Policies, 270, 278, 393*a*, 677
Suicide, May be made a Bar to Payment, 636
Suicide, Rulings in Regard to, 393*a*
Suicide Through Insanity, 316*a*, 393*a*
Suicide and Life Insurance in Europe, 314
Suits Against Insurance Companies, 146
Summer Fires, 429
Sunbury Fire Insurance Company, 157*a*
Superintendent Chapman's Report, 148, 278
Superintendent Chapman will Stick, 677
Supervision, The Fruits of 194
Supervision in Canada, 212
Supervision, Petition for in Virginia, 84
Supervision, State, Limits of, 382, 386
Surety of Insurance Agent, Liability of, 678
Surplus Law of New York, 84, 189, 243, 265, 272, 422
Surplus Law in the Light of Modern Receivership, 371
Survey and Description, The Legal Effect of, 677
Suspicious Claims, 500

T

Tardy, Mr. A. H., The killing of, 23, 26
Taxation, Two Systems Contrasted, 421
Taxation of Life Insurance, 246, 367
Taxation of Premium, 67, 190, 311, 503
Tax on Premiums, Reduction of, in Michigan, 329
Tax on Insurance Premiums in Pennsylvania, 85, 199, 383
Telegraph Alarm System of Philadelphia, 17
Temperate Drinking and Mortality, 480
Temperance Sections in Life Offices, 613
Tempest in England, 23
Time as an Element in the Cost of Life Insurance, 423
The Times's "Facts," 668
The Times's Libels, 671
The Times, Our Suits Against, 667, 673
The Times, THE SPECTATOR, and Mr. Beddall, 670
Title, Specific Representations as to, 678
Tontine Association of New York, 210
Tontine Scheme, 621
Total Abstinence in Life Insurance, 657
Travelers of Hartford, increase in assets, 89
Tucker, Robert, death of, 219

U

Unauthorized Agents in Life Insurance, 444
Unauthorized Insurance Statute against 679
Unclaimed, Unearned Premiums, 437
Underwriters Visit to Philadelphia, 673
Underwriters' Association of the South, 329, 479, 487
Underwriters and Firemen, 537
Underwriting as a profession, 313
Uniform Life Blank, 79, 149
Uniform Standard of Reserve, 315
Union Central Life of Cincinnati, 324
Union Marine and Fire Company, of Galveston, 29
Union Mutual Life, Change of Presidents, 157*a*
Union Mutual Life of Maine, 157*a*
United States Life, 89
Universal Life Company, Official Changes in 28

V

Valuation, Importance of a Legal Standard of, 193
Vermont Insurance Bureau, 390
Vexations, Restructions upon Insurance Companies, 657
Virginia City, The fire at, 621
Virginia Insurance Stocks, sale of, 677
Visiting Underwriters to Atlanta, 77
Vitiation of Policy by False Answers, 245

W

Wahl, Glue Factory Fire, 150, 207
Waiver as to Time of Payment of Premium, 393*a*
Waiver of Forfeiture, 278
Walford's Cyclopedia, 440, 502
Walrath and the Phœnix Mutual Life, 386
Ward, Austin M., Death of, 561
Warranty in Life Insurance, 394*a*
Washburn, Henry S., The Election of, 157*a*
Washington Life Insurance Company of New York, 156*a*
Wayne County Co-operative Union Benefit Company, 24
Welch, Orrin T., New Superintendent in Kansas, 210
West Virginia Companies, Auditor Bennett on, 274
Western Mutual Life Association, 205
West Virginia Companies, 21, 151, 157*a*, 494
Whiskey Ring, 665
White, Samuel H., An Interview With, 200
Wife's Interest in Her Husband's Policy, 276
Wildcat Companies, How They Do It, 79
Wilkinson, Walter S., 325
Wilmington, Del., Large Fire in, 307
Wind as an Element of Hazard, 316
Winding up Defunct Companies in Connecticut, 440
Willey, Nathan, Death of, 87
Wisconsin, Life Insurance in, 607
Withdrawal from New Orleans of Large Companies, 77
Withdrawal of Insurance Companies from Alabama, Rumors of, 21
Women as Insurance Agents, 663
Wrecker's Profits 244
Written Part of a Policy Contract, 336
Wyoming Insurance Company, Treasurer, 266